THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) The information is being collected and will be laid on the Table of the House of the extent available.

Financial support to Health Insurance Scheme in Kerala

2926. SHRI P.R. RAJAN: Will the Minister of FINANCE be pleased to state:

(a) whether the Competent Authority had sanctioned any financial support to the Health Insurance Scheme initiated by Kerala during January, 2006;

(b) if so, the details thereof and the total financial support granted and present status of the scheme as on today; and

(c) if not, the reasons in details for not providing subsidy for the above scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) The Universal Health Insurance Scheme (UHIS), for BPL families is specifically designed for implementation through the Public Sector General Insurance Companies only. As the parameters of the scheme finalized by the Government of Kerala to be implemented through a private insurer are different from the UHIS, it is not possible for the Central Government to provide subsidy.

Review of performance of banks

2927. SHRI ABU ASIM AZMI: Will the Minister of FINANCE be pleased to state:

(a) whether a comprehensive review of performance of the banks has been undertaken recently;

(b) if so, the outcome thereof;

(c) whether the beneficiaries under various rural development programmes including the Below Poverty Line families particularly minority comminity are being deprived of loan facilities in some States in the country;

(d) if so, the reasons therefor; and

(e) the remedial steps being taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b)The performance of Public Sector Banks (PSBs) for the half year ending 30th September, 2006 was reviewed in the meeting with their Chief Executive held on 6.11.2006. In view of the continued high growth of bank credit, PSBs have been advised to focus on deposit growth and re-balance their portfolios to ensure that adequate credit is available to the productive sector of the economy.

(c) and (d) The Government of India is implementing schemes for providing loans to various sections of the society living below poverty line (BPL) including Swarnajayanti Gram Swarojgar Yojana (SGSY), Prime Minister Rojgar Yojana (PMRY), etc. As per information furnished by RBI, the public and private sector banks disbursed loans amounting to Rs. 1,125 crore under SGSY and Rs. 1,536 crore under PMRY during the year 2005-06. However, studies conducted by RBI have indicated that there have been some instances of delay in disbursement of credit by the banks due to various reasons including inadequate number of applications received by the banks bunching of applications towards the end of the financial years, non-receipt/delay in receipt of subsidy, lack of coordination among implementing agencies, non completion of formalities by applicants, deficient applications, delay in creation of assets by the borrowers, etc. Further, approximately 22.38 lakh SHGs have been Credit-Linked by banks with a total financial assistance of Rs. 11,398 crore upto 31st march, 2006.

(e) Government/RBI have taken various steps for expeditious sanctioning and disbursement of credit under these schemes which *inter-alia*, include monitoring the performance of domestic scheduled commercial banks on a regular basis, requesting States to be proactive in implementing the schemes, treating the advances sanctioned under SGSY as priority sector advances, prescribing time limit for prompt disposal of loan applications, requiring vesting of adequate sanctioning powers with the branch manager, etc.

Norms for air travel by officials

2928. SHRI BASHISTHA NARAIN SINGH: Will the Minister of FINANCE be pleased to state:

(a) the details of Government guidelines and norms for entitlement of class of air travel by Joint Secretaries/Additional Secretaries in the Central Government;